

Fill in this information to identify the case:

Debtor Name Victor H. Maia

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 18-16907JKF

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: February

Date report filed: 03/20/2021
MM / DD / YYYY

Line of business: Real Estate

NAISC code: 531110

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Victor H. Maia

Original signature of responsible party



Printed name of responsible party

Victor H. Maia

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

Yes No N/A

- | | | | |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

- | | | | |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Victor H. MaiaCase number 18-16907JKF

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ -333.41

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 5,478.63**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 5,567.02**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ -88.39**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ -421.80**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 6,456.71*(Exhibit E)*

Debtor Name Victor H. MaiaCase number 18-16907JKF**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>5,500.00</u>	—	\$ <u>5,478.63</u>	=	\$ <u>21.37</u>
33. Cash disbursements	\$ <u>5,000.00</u>	—	\$ <u>5,567.02</u>	=	\$ <u>-567.02</u>
34. Net cash flow	\$ <u>500.00</u>	—	\$ <u>-88.39</u>	=	\$ <u>588.39</u>
35. Total projected cash receipts for the next month:					\$ <u>6,500.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>5,500.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>1,000.00</u>

Debtor Name Victor H. Maia

Case number 18-16907JKF

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

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Accrual Basis

Victor Maia DIP

Profit & Loss

February 2021

	Feb 21
Ordinary Income/Expense	
Income	
Other income	887.80
Passive	
Rent INCOME	4,590.83
Total Passive	4,590.83
Total Income	5,478.63
Gross Profit	5,478.63
Expense	
Bank Service Charges	24.95
Dues & Subscription	686.30
Insurance	1,534.62
L&P	650.00
Repairs	100.00
Supplies	194.69
Taxes	
Property	1,431.41
Total Taxes	1,431.41
Utilities	955.05
Total Expense	5,577.02
Net Ordinary Income	-98.39
Net Income	-98.39

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Victor Maia DIP

Reconciliation Summary

01-Checking XXXX2751, Period Ending 02/28/2021

	Feb 28, 21	
Beginning Balance		852.96
Cleared Transactions		
Checks and Payments - 54 items	-5,567.02	
Deposits and Credits - 9 items	6,478.63	
Total Cleared Transactions	911.61	
Cleared Balance		1,764.57
Register Balance as of 02/28/2021		1,764.57
Ending Balance		1,764.57

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Victor Maia DIP

Reconciliation Detail

01-Checking XXXX2751, Period Ending 02/28/2021

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						852.96
Cleared Transactions						
Checks and Payments - 54 items						
Check	02/03/2021		Realtor Association	X	-575.00	-575.00
Check	02/04/2021	131	U.S. Trustee	X	-650.00	-1,225.00
Check	02/04/2021		Bright MLS	X	-111.30	-1,336.30
Check	02/05/2021		Peco-Redwood79	X	-156.64	-1,492.94
Check	02/05/2021		FM Ins - Albanus124e	X	-123.22	-1,616.16
Check	02/05/2021		FM Ins - Cloud4310	X	-123.22	-1,739.38
Check	02/05/2021		FM Ins - Valley5023	X	-123.22	-1,862.60
Check	02/05/2021		FM Ins - Wakeling20...	X	-123.22	-1,985.82
Check	02/05/2021		FM Ins - Fillmore1641	X	-123.22	-2,109.04
Check	02/05/2021		FM Ins - Tackawann...	X	-37.82	-2,146.86
Check	02/05/2021		Peco-Wakeling2051	X	-21.45	-2,168.31
Check	02/05/2021		Peco-Fillmore1641	X	-14.57	-2,182.88
Check	02/05/2021		Peco-Cloud4310	X	-13.13	-2,196.01
Check	02/05/2021		Peco-Church1932	X	-10.16	-2,206.17
Check	02/08/2021		USCCA	X	-22.03	-2,228.20
Check	02/09/2021		FM Ins - Griscom4827	X	-108.34	-2,336.54
Check	02/09/2021		FM Ins - Berkshire1...	X	-108.34	-2,444.88
Check	02/09/2021		FM Ins - Tampa4755	X	-91.05	-2,535.93
Check	02/09/2021		FM Ins - Tackawann...	X	-91.05	-2,626.98
Check	02/09/2021		FM Ins - Sellers1403	X	-87.22	-2,714.20
Check	02/16/2021		WRB-Ruscomb162w	X	-250.00	-2,964.20
Check	02/16/2021		Amazon.com	X	-194.69	-3,158.89
Check	02/16/2021		WRB-Tackawanna4...	X	-100.00	-3,258.89
Check	02/16/2021		Home Depot	X	-100.00	-3,358.89
Check	02/16/2021		COP-Sylvester5835	X	-92.83	-3,451.72
Check	02/16/2021		COP-Valley5041	X	-92.73	-3,544.45
Check	02/16/2021		COP-Sanger2047	X	-86.16	-3,630.61
Check	02/16/2021		WRB-Sylvester5835	X	-82.20	-3,712.81
Check	02/16/2021		COP-Valley5023	X	-76.40	-3,789.21
Check	02/16/2021		WRB-Lesher5348	X	-75.00	-3,864.21
Check	02/16/2021		COP-Claridge3952	X	-71.36	-3,935.57
Check	02/16/2021		COP-Ruscomb162w	X	-70.86	-4,006.43
Check	02/16/2021		FM Ins - Ruscomb1...	X	-70.72	-4,077.15
Check	02/16/2021		COP-Tackawanna4...	X	-70.45	-4,147.60
Check	02/16/2021		COP-Cloud4310	X	-63.69	-4,211.29
Check	02/16/2021		COP-Griscom4827	X	-62.30	-4,273.59
Check	02/16/2021		COP-Church1932	X	-61.59	-4,335.18
Check	02/16/2021		COP-Lesher5348	X	-60.74	-4,395.92
Check	02/16/2021		COP-Tackawanna4...	X	-60.55	-4,456.47
Check	02/16/2021		COP-Tampa4755	X	-56.80	-4,513.27
Check	02/16/2021		COP-Fillmore1641	X	-52.49	-4,565.76
Check	02/16/2021		COP-Berkshire1909	X	-49.92	-4,615.68
Check	02/16/2021		WRB-Claridge3952	X	-35.76	-4,651.44
Check	02/16/2021		WRB-Valley5041	X	-28.02	-4,679.46
Check	02/16/2021		WRB-Valley5023	X	-28.02	-4,707.48
Check	02/16/2021		WRB-Tackawanna4...	X	-28.02	-4,735.50
Check	02/16/2021		WRB-Sanger2047	X	-28.02	-4,763.52
Check	02/16/2021		WRB-Fillmore1641	X	-28.02	-4,791.54
Check	02/16/2021		WRB-Church1932	X	-28.02	-4,819.56
Check	02/16/2021		WRB-Cloud4310	X	-28.02	-4,847.58
Check	02/16/2021		COP-Palethorp4814	X	-21.81	-4,869.39
Check	02/19/2021		COP-Sellers1403	X	-380.73	-5,250.12
Check	02/19/2021		Nationwide Insurance	X	-301.95	-5,552.07
Check	02/26/2021		Quickbooks Banking	X	-14.95	-5,567.02
Total Checks and Payments					-5,567.02	-5,567.02

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Victor Maia DIP

Reconciliation Detail

01-Checking XXXX2751, Period Ending 02/28/2021

Type	Date	Num	Name	Clr	Amount	Balance
Deposits and Credits - 9 items						
Deposit	02/02/2021			X	1,000.00	1,000.00
Deposit	02/05/2021			X	945.00	1,945.00
Deposit	02/05/2021			X	1,017.55	2,962.55
Deposit	02/08/2021			X	290.00	3,252.55
Deposit	02/08/2021			X	866.00	4,118.55
Deposit	02/11/2021			X	972.28	5,090.83
Deposit	02/19/2021			X	200.00	5,290.83
Deposit	02/25/2021			X	300.00	5,590.83
Deposit	02/25/2021			X	887.80	6,478.63
Total Deposits and Credits					6,478.63	6,478.63
Total Cleared Transactions					911.61	911.61
Cleared Balance					911.61	1,764.57
Register Balance as of 02/28/2021					911.61	1,764.57
Ending Balance					911.61	1,764.57

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Victor Maia DIP

03/25/21

Reconciliation Summary**02-Checking XXXX3728, Period Ending 02/28/2021**

	Feb 28, 21
Beginning Balance	1,320.00
Cleared Transactions	
Checks and Payments - 2 items	-1,010.00
Total Cleared Transactions	-1,010.00
Cleared Balance	<u>310.00</u>
Register Balance as of 02/28/2021	<u>310.00</u>
Ending Balance	310.00

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Victor Maia DIP

Reconciliation Detail

02-Checking XXXX3728, Period Ending 02/28/2021

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,320.00
Cleared Transactions						
Checks and Payments - 2 items						
Deposit	02/02/2021			X	-1,000.00	-1,000.00
Check	02/28/2021			X	-10.00	-1,010.00
Total Checks and Payments					-1,010.00	-1,010.00
Total Cleared Transactions					-1,010.00	-1,010.00
Cleared Balance					-1,010.00	310.00
Register Balance as of 02/28/2021					-1,010.00	310.00
Ending Balance					-1,010.00	310.00

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Victor Maia DIP

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Transaction Detail by Account - Exhibit C

Accrual Basis

February 2021

Type	Date	Num	Class	Clr	Split	Amount	Balance
Other income							
Deposit	02/25/2021				01-Checking XXXX2751	887.80	887.80
Total Other income						887.80	887.80
Passive							
Rent INCOME							
Deposit	02/05/2021		Tampa4755		01-Checking XXXX2751	945.00	945.00
Deposit	02/05/2021		Tackawanna4562		01-Checking XXXX2751	1,017.55	1,962.55
Deposit	02/08/2021		Leshher5348		01-Checking XXXX2751	290.00	2,252.55
Deposit	02/08/2021		Ruscomb162w		01-Checking XXXX2751	866.00	3,118.55
Deposit	02/11/2021		Claridge3952		01-Checking XXXX2751	972.28	4,090.83
Deposit	02/19/2021		Leshher5348		01-Checking XXXX2751	200.00	4,290.83
Deposit	02/25/2021		Leshher5348		01-Checking XXXX2751	300.00	4,590.83
Total Rent INCOME						4,590.83	4,590.83
Total Passive						4,590.83	4,590.83
TOTAL						5,478.63	5,478.63

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03/25/21Victor Maia DIP
Check Detail - Exhibit D
February 2021

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		02/03/2021	Realtor Association		01-Checking XXXX2751	-575.00
				-575.00	Dues & Subscription	575.00
TOTAL				-575.00		575.00
Check		02/04/2021	Bright MLS		01-Checking XXXX2751	-111.30
				-111.30	Dues & Subscription	111.30
TOTAL				-111.30		111.30
Check		02/05/2021	Peco-Church1932		01-Checking XXXX2751	-10.16
				-10.16	Utilities	10.16
TOTAL				-10.16		10.16
Check		02/05/2021	Peco-Cloud4310		01-Checking XXXX2751	-13.13
				-13.13	Utilities	13.13
TOTAL				-13.13		13.13
Check		02/05/2021	Peco-Fillmore1641		01-Checking XXXX2751	-14.57
				-14.57	Utilities	14.57
TOTAL				-14.57		14.57
Check		02/05/2021	Peco-Wakeling2051		01-Checking XXXX2751	-21.45
				-21.45	Utilities	21.45
TOTAL				-21.45		21.45
Check		02/05/2021	FM Ins - Tackawanna4649		01-Checking XXXX2751	-37.82
				-37.82	Insurance	37.82
TOTAL				-37.82		37.82
Check		02/05/2021	FM Ins - Albanus124e		01-Checking XXXX2751	-123.22
				-123.22	Insurance	123.22
TOTAL				-123.22		123.22
Check		02/05/2021	FM Ins - Cloud4310		01-Checking XXXX2751	-123.22
				-123.22	Insurance	123.22
TOTAL				-123.22		123.22
Check		02/05/2021	FM Ins - Fillmore1641		01-Checking XXXX2751	-123.22
				-123.22	Insurance	123.22
TOTAL				-123.22		123.22
Check		02/05/2021	FM Ins - Valley5023		01-Checking XXXX2751	-123.22
				-123.22	Insurance	123.22
TOTAL				-123.22		123.22
Check		02/05/2021	FM Ins - Wakeling2051		01-Checking XXXX2751	-123.22
				-123.22	Insurance	123.22
TOTAL				-123.22		123.22
Check		02/05/2021	Peco-Redwood79		01-Checking XXXX2751	-156.64
				-156.64	Utilities	156.64
TOTAL				-156.64		156.64

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03/25/21Victor Maia DIP
Check Detail - Exhibit D
February 2021

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		02/08/2021	USCCA		01-Checking XXXX2751	-22.03
				-22.03	Insurance	22.03
TOTAL				-22.03		22.03
Check		02/09/2021	FM Ins - Sellers1403		01-Checking XXXX2751	-87.22
				-87.22	Insurance	87.22
TOTAL				-87.22		87.22
Check		02/09/2021	FM Ins - Tackawanna4562		01-Checking XXXX2751	-91.05
				-91.05	Insurance	91.05
TOTAL				-91.05		91.05
Check		02/09/2021	FM Ins - Tampa4755		01-Checking XXXX2751	-91.05
				-91.05	Insurance	91.05
TOTAL				-91.05		91.05
Check		02/09/2021	FM Ins - Berkshire1909		01-Checking XXXX2751	-108.34
				-108.34	Insurance	108.34
TOTAL				-108.34		108.34
Check		02/09/2021	FM Ins - Griscom4827		01-Checking XXXX2751	-108.34
				-108.34	Insurance	108.34
TOTAL				-108.34		108.34
Check		02/16/2021	COP-Palethorp4814		01-Checking XXXX2751	-21.81
				-21.81	Property	21.81
TOTAL				-21.81		21.81
Check		02/16/2021	WRB-Church1932		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02
Check		02/16/2021	WRB-Cloud4310		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02
Check		02/16/2021	WRB-Fillmore1641		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02
Check		02/16/2021	WRB-Sanger2047		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02
Check		02/16/2021	WRB-Tackawanna4649		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02
Check		02/16/2021	WRB-Valley5023		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02

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Check Detail - Exhibit D
February 2021

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		02/16/2021	WRB-Valley5041		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02
Check		02/16/2021	WRB-Claridge3952		01-Checking XXXX2751	-35.76
				-35.76	Utilities	35.76
TOTAL				-35.76		35.76
Check		02/16/2021	COP-Berkshire1909		01-Checking XXXX2751	-49.92
				-49.92	Property	49.92
TOTAL				-49.92		49.92
Check		02/16/2021	COP-Fillmore1641		01-Checking XXXX2751	-52.49
				-52.49	Property	52.49
TOTAL				-52.49		52.49
Check		02/16/2021	COP-Tampa4755		01-Checking XXXX2751	-56.80
				-56.80	Property	56.80
TOTAL				-56.80		56.80
Check		02/16/2021	COP-Tackawanna4562		01-Checking XXXX2751	-60.55
				-60.55	Property	60.55
TOTAL				-60.55		60.55
Check		02/16/2021	COP-Lesher5348		01-Checking XXXX2751	-60.74
				-60.74	Property	60.74
TOTAL				-60.74		60.74
Check		02/16/2021	COP-Church1932		01-Checking XXXX2751	-61.59
				-61.59	Property	61.59
TOTAL				-61.59		61.59
Check		02/16/2021	COP-Griscom4827		01-Checking XXXX2751	-62.30
				-62.30	Property	62.30
TOTAL				-62.30		62.30
Check		02/16/2021	COP-Cloud4310		01-Checking XXXX2751	-63.69
				-63.69	Property	63.69
TOTAL				-63.69		63.69
Check		02/16/2021	COP-Tackawanna4649		01-Checking XXXX2751	-70.45
				-70.45	Property	70.45
TOTAL				-70.45		70.45
Check		02/16/2021	FM Ins - Ruscomb162w		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		02/16/2021	COP-Ruscomb162w		01-Checking XXXX2751	-70.86
				-70.86	Property	70.86
TOTAL				-70.86		70.86

7:50 AM
03/25/21Victor Maia DIP
Check Detail - Exhibit D
February 2021

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		02/16/2021	COP-Claridge3952		01-Checking XXXX2751	-71.36
				-71.36	Property	71.36
TOTAL				-71.36		71.36
Check		02/16/2021	WRB-Lesher5348		01-Checking XXXX2751	-75.00
				-75.00	Utilities	75.00
TOTAL				-75.00		75.00
Check		02/16/2021	COP-Valley5023		01-Checking XXXX2751	-76.40
				-76.40	Property	76.40
TOTAL				-76.40		76.40
Check		02/16/2021	WRB-Sylvester5835		01-Checking XXXX2751	-82.20
				-82.20	Utilities	82.20
TOTAL				-82.20		82.20
Check		02/16/2021	COP-Sanger2047		01-Checking XXXX2751	-86.16
				-86.16	Property	86.16
TOTAL				-86.16		86.16
Check		02/16/2021	COP-Valley5041		01-Checking XXXX2751	-92.73
				-92.73	Property	92.73
TOTAL				-92.73		92.73
Check		02/16/2021	COP-Sylvester5835		01-Checking XXXX2751	-92.83
				-92.83	Property	92.83
TOTAL				-92.83		92.83
Check		02/16/2021	Home Depot		01-Checking XXXX2751	-100.00
				-100.00	Repairs	100.00
TOTAL				-100.00		100.00
Check		02/16/2021	WRB-Tackawanna4562		01-Checking XXXX2751	-100.00
				-100.00	Utilities	100.00
TOTAL				-100.00		100.00
Check		02/16/2021	Amazon.com		01-Checking XXXX2751	-194.69
				-194.69	Supplies	194.69
TOTAL				-194.69		194.69
Check		02/16/2021	WRB-Ruscomb162w		01-Checking XXXX2751	-250.00
				-250.00	Utilities	250.00
TOTAL				-250.00		250.00
Check		02/19/2021	COP-Sellers1403		01-Checking XXXX2751	-380.73
				-380.73	Property	380.73
TOTAL				-380.73		380.73
Check		02/19/2021	Nationwide Insurance		01-Checking XXXX2751	-301.95
				-77.81	Insurance	77.81
				-82.50	Insurance	82.50
				-76.38	Insurance	76.38
				-65.26	Insurance	65.26
TOTAL				-301.95		301.95

7:50 AM

Victor Maia DIP

03/25/21

Check Detail - Exhibit D

February 2021

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		02/26/2021	Quickbooks Banking		01-Checking XXXX2751	-14.95
				-14.95	Bank Service Charges	14.95
TOTAL				-14.95		14.95
Check		02/28/2021			02-Checking XXXX3728	-10.00
				-10.00	Bank Service Charges	10.00
TOTAL				-10.00		10.00
Check	131	02/04/2021	U.S. Trustee		01-Checking XXXX2751	-650.00
				-650.00	L&P	650.00
TOTAL				-650.00		650.00

<u>Exhibit E</u>					
Properties	Date Incurred	Payee	Purpose	Date Due	Amount Due
124 E. Albanus St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$884.67
1909 Berkshire St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$575.32
1932 Church St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$709.70
3952 Claridge St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$954.66
4310 Cloud St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$733.50
1641 Fillmore St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$604.71
4827 Griscom St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$866.48
5348 Leshner St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$845.48
4814 N Palethorp St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$261.76
162 W Ruscomb St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$949.06
2047 E Sanger St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,198.23
1403 Sellers St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,159.03
5835 Sylvester St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,290.62
4562 Tackawanna St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$842.68
4649 Tackawanna St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$571.12
4755 Tampa St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,164.63
5023 Valley St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,062.45
5041 Valley St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,068.05
2051 Wakeling St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$760.09
					\$16,502.24
				June Payments	(1,116.17)
				July Payments	(1,116.17)
				August Payments	(1,116.17)
				September Payments	(1,116.17)
				October Payments	(1,116.17)
				November Payments	(1,116.17)
				December Payments	(1,116.17)
				January Payments	(1,116.17)
				February Payments	(1,116.17)
				Balance	\$6,456.71

Wells Fargo Everyday Checking

February 28, 2021 ■ Page 1 of 5

**WELLS
FARGO**

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)
79 REDWOOD DR
RICHBORO PA 18954-1646

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (345)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Statement period activity summary

Beginning balance on 2/1	\$852.96
Deposits/Additions	6,478.63
Withdrawals/Subtractions	- 5,567.02
Ending balance on 2/28	\$1,764.57

Account number: [REDACTED] 2751

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 031000503

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/2		Online Transfer From Maia V Everyday Checking xxxxxx3728 Ref #1b09R7Hymt on 02/02/21	1,000.00 ✓		1,852.96
2/3		Purchase authorized on 02/02 Realtor Associatio 312-329-8245 IL S301033575363562 Card 2395		575.00 ✓	1,277.96
2/4		Purchase authorized on 02/02 Bright Mls 888-8388200 MD S461033572802436 Card 2395		111.30 ✓	
2/4	131	Check		650.00 ✓	516.66
2/5		Cozy Services Lt Reis St-K0H5V3x0L2C7 Victor Maia	945.00 ✓		
2/5		Cozy Services Lt Soriano St-Z3G1C6W5E9M4 Victor Maia	1,017.55 ✓		
2/5		Bill Pay Peco - Church1932 on-Line xxxxx70054 on 02-05		10.16 ✓	
2/5		Bill Pay Peco - Cloud4310 on-Line xxxxx88032 on 02-05		13.13 ✓	
2/5		Bill Pay Peco - Fillmore1641 on-Line xxxxx97026 on 02-05		14.57 ✓	
2/5		Bill Pay Peco - Wakeling2051 on-Line xxxxx53160 on 02-05		21.45 ✓	
2/5		Bill Pay Fm Ins - Tackawanna4649 on-Line xxxxxxxxx27103 on 02-05		37.82 ✓	
2/5		Bill Pay Fm Ins - Albanus124E on-Line xxxxxxxxx37503 on 02-05		123.22 ✓	
2/5		Bill Pay Fm Ins - Cloud4310 on-Line xxxxxxxxx43303 on 02-05		123.22 ✓	
2/5		Bill Pay Fm Ins - Fillmore1641 on-Line xxxxxxxxx27303 on 02-05		123.22 ✓	
2/5		Bill Pay Fm Ins - Valley5023 on-Line xxxxxxxxx53603 on 02-05		123.22 ✓	
2/5		Bill Pay Fm Ins - Wakeling2051 on-Line xxxxxxxxx58803 on 02-05		123.22 ✓	
2/5		Bill Pay Peco-Redwood79 on-Line xxxxx01902 on 02-05		156.64 ✓	1,609.34
2/8		Cozy Services Lt Rodriguez St-O3M3T5J7M2S8 Victor Maia	290.00 ✓		
2/8		Cozy Services Lt Whetstone St-W3E5E6H7H5K0 Victor Maia	866.00 ✓		
2/8		Recurring Payment authorized on 02/06 Uscca/Delta Defens 877-677-1919 WI S301037324513188 Card 2395		22.03 ✓	2,743.31
2/9		Bill Pay Fm Ins - Sellers1403 on-Line xxxxxxxxx98701 on 02-09		87.22 ✓	
2/9		Bill Pay Fm Ins - Tackawanna4562 on-Line xxxxxxxxx29101 on 02-09		91.05 ✓	
2/9		Bill Pay Fm Ins - Tampa4755 on-Line xxxxxxxxx03901 on 02-09		91.05 ✓	
2/9		Bill Pay Fm Ins - Berkshire1909 on-Line xxxxxxxxx29701 on 02-09		108.34 ✓	
2/9		Bill Pay Fm Ins - Griscom4827 on-Line xxxxxxxxx43701 on 02-09		108.34 ✓	2,257.31
2/11		Cozy Services Lt Ramos St-B7C4V9Z9J3K0 Victor Maia	972.28 ✓		3,229.59
2/16		Bill Pay Cop - Palethorp4814 on-Line xxxx88900 on 02-16		21.81 ✓	
2/16		Bill Pay WrB-Church1932 on-Line XXXXXXXXXXX32001 on 02-16		28.02 ✓	
2/16		Bill Pay WrB-Cloud4310 on-Line XXXXXXXXXXX10001 on 02-16		28.02 ✓	
2/16		Bill Pay WrB-Fillmore1641 on-Line XXXXXXXXXXX41001 on 02-16		28.02 ✓	
2/16		Bill Pay WrB-Sanger2047 on-Line XXXXXXXXXXX47001 on 02-16		28.02 ✓	
2/16		Bill Pay WrB-Tackawanna4649 on-Line XXXXXXXXXXX49001 on 02-16		28.02 ✓	
2/16		Bill Pay WrB-Valley5023 on-Line XXXXXXXXXXX23001 on 02-16		28.02 ✓	
2/16		Bill Pay WrB-Valley5041 on-Line XXXXXXXXXXX41001 on 02-16		28.02 ✓	
2/16		Bill Pay WrB-Claridge3952 on-Line XXXXXXXXXXX52001 on 02-16		35.76 ✓	
2/16		Bill Pay Cop - Berkshire1909 on-Line xxxx33400 on 02-16		49.92 ✓	
2/16		Bill Pay Cop - Fillmore1641 on-Line xxxx92000 on 02-16		52.49 ✓	
2/16		Bill Pay Cop - Tampa4755 on-Line xxxx85600 on 02-16		56.80 ✓	
2/16		Bill Pay Cop - Tackawanna4562 on-Line xxxx36900 on 02-16		60.55 ✓	
2/16		Bill Pay Cop - Leshner5348 on-Line xxxx30700 on 02-16		60.74 ✓	
2/16		Bill Pay Cop - Church1932 on-Line xxxx44300 on 02-16		61.59 ✓	
2/16		Bill Pay Cop - Griscom4827 on-Line xxxx53500 on 02-16		62.30 ✓	
2/16		Bill Pay Cop - Cloud4310 on-Line xxxx97700 on 02-16		63.69 ✓	
2/16		Bill Pay Cop - Tackawanna4649 on-Line xxxx51500 on 02-16		70.45 ✓	
2/16		Bill Pay Fm Ins - Ruscomb162W on-Line xxxxxxxxx35903 on 02-16		70.72 ✓	
2/16		Bill Pay Cop - Ruscomb162W on-Line xxxx50200 on 02-16		70.86 ✓	
2/16		Bill Pay Cop - Claridge3952 on-Line xxxx36600 on 02-16		71.36 ✓	
2/16		Bill Pay WrB-Leshner5348 on-Line XXXXXXXXXXX48001 on 02-16		75.00 ✓	
2/16		Bill Pay Cop - Valley5023 on-Line xxxx29300 on 02-16		76.40 ✓	
2/16		Bill Pay WrB-Sylvester5835 on-Line XXXXXXXXXXX35001 on 02-16		82.20 ✓	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/16		Bill Pay Cop - Sanger2047 on-Line xxxx38000 on 02-16		86.16 ✓	
2/16		Bill Pay Cop - Valley5041 on-Line xxxx30200 on 02-16		92.73 ✓	
2/16		Bill Pay Cop - Sylvester5835 on-Line xxxx77700 on 02-16		92.83 ✓	
2/16		Bill Pay Home Depot on-Line XXXXXXXXXX56670 on 02-16		100.00 ✓	
2/16		Bill Pay Wrb-Tackawanna4562 on-Line XXXXXXXXXX62001 on 02-16		100.00 ✓	
2/16		Bill Pay Amazon on-Line XXXXXXXXXX10483 on 02-16		194.69 ✓	
2/16		Bill Pay Wrb-Ruscomb162W on-Line XXXXXXXXXX62001 on 02-16		250.00 ✓	1,074.40
2/19		Cozy Services Lt Rodriguez St-Q4Q5U5H2C4I7 Victor Maia	200.00 ✓		
2/19		Purchase authorized on 02/18 Nationwide Insuran 800-421-1444 OH S381049480326069 Card 0386		301.95 ✓	
2/19		Withdrawal Made In A Branch/Store		380.73 ✓	591.72
2/25		Cozy Services Lt Rodriguez St-Q4Q5U5H2C4I7 Victor Maia	300.00 ✓		
2/25		ATM Check Deposit on 02/25 725 2ND Street Pike Richboro PA 0003835 ATM ID 3004x Card 0386	887.80		1,779.52
2/26		Quickbooks Banking		14.95 ✓	1,764.57
Ending balance on 2/28					1,764.57
Totals			\$6,478.63	\$5,567.02	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
131	2/4	650.00

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/01/2021 - 02/28/2021	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$500.00	\$516.66 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$4,590.83 <input checked="" type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.
RC/RC



IMPORTANT ACCOUNT INFORMATION

Effective on or after April 1, 2021, Wells Fargo will no longer issue temporary debit cards, including Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards arrive by mail in 5 to 7 calendar days. You may add your Wells Fargo Debit Card or EasyPay Card to a Wells Fargo-supported digital wallet on your mobile



device so you can make secure, convenient purchases in stores, online, and in apps, and access Wells Fargo ATMs while you wait for your replacement card. For more details on digital wallets, please visit wellsfargo.com/mobile/payments. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. Some ATMs within secure locations may require a physical card for entry.

Effective on or after April 1, 2021, the ATM Access Code feature will no longer be available to access your accounts at Wells Fargo ATMs. You may continue to access Wells Fargo ATMs using your Wells Fargo Debit, ATM or EasyPay Card, or with a Wells Fargo-supported digital wallet on your mobile device. For more information about adding your card to a digital wallet, please visit wellsfargo.com/mobile/payments. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. Some ATMs within secure locations may require a physical card for entry. Note: After the ATM Access Code feature for accessing Wells Fargo accounts is discontinued, the "Use an Access Code" button may continue to be displayed on Wells Fargo ATMs to support other services.

Wells Fargo Everyday Checking

February 28, 2021 ■ Page 1 of 3



VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)
79 REDWOOD DR
RICHBORO PA 18954-1646

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

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P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Statement period activity summary

Beginning balance on 2/1	\$1,320.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 1,010.00
Ending balance on 2/28	\$310.00

Account number: [REDACTED] 3728

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 031000503

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/2		Online Transfer to Maia V Everyday Checking xxxxxx2751 Ref #1b09R7Hymt on 02/02/21		1,000.00 ✓	320.00
2/26		Monthly Service Fee		10.00 ✓	310.00
Ending balance on 2/28					310.00
Totals			\$0.00	\$1,010.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/01/2021 - 02/28/2021	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$500.00	\$320.00 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.
RC/RC



IMPORTANT ACCOUNT INFORMATION

Effective on or after April 1, 2021, Wells Fargo will no longer issue temporary debit cards, including Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards arrive by mail in 5 to 7 calendar days. You may add your Wells Fargo Debit Card or EasyPay Card to a Wells Fargo-supported digital wallet on your mobile device so you can make secure, convenient purchases in stores, online, and in apps, and access Wells Fargo ATMs while you wait for your replacement card. For more details on digital wallets, please visit wellsfargo.com/mobile/payments. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. Some ATMs within secure locations may require a physical card for entry.

Effective on or after April 1, 2021, the ATM Access Code feature will no longer be available to access your accounts at Wells Fargo ATMs. You may continue to access Wells Fargo ATMs using your Wells Fargo Debit, ATM or EasyPay Card, or with a Wells Fargo-supported digital wallet on your mobile device. For more information about adding your card to a digital wallet, please visit wellsfargo.com/mobile/payments. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. Some ATMs within secure locations may require a physical card for entry. Note: After the ATM Access Code feature for accessing Wells Fargo accounts is discontinued, the "Use an Access Code" button may continue to be displayed on Wells Fargo ATMs to support other services.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+ \$ _____

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

- 5

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

= \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.